

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven C. Fasnacht
Debtor

Case No. 13-06332-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Steven C. Fasnacht, 102 N. Lincoln Street, Palmyra, PA 17078-1707
4441533 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4420571 +Allied Int, 435 Ford Road, Suite 800, Minneapolis, MN 55426-1066
4420573 +Apex Asset, 1891 Santa Barbara, Suite 20, Lancaster, PA 17601-4106
4429534 +Atlas Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
4420574 +Blatt, Hasenmiller, Leibske, Attn: Attorney Santucci, 1835 Market Street, Suite 50, Philadelphia, PA 19103-2933
4420570 +Borough of Palmyra, 325 South Railroad Street, Palmyra, PA 17078-2492
4420575 +Bureau of Account Management, 3607 Rosemont, Camp Hill, PA 17011-6904
4420576 +Bureau of Employer Tax Oper, P.O. Box 68568, Harrisburg, PA 17106-8568
4420580 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, Bsp13A, 300 Saint Paul Place, Baltimore, MD 21202)
4420578 +Carl L. Fasnacht, 246 E Glen Road, Hershey, PA 17033-2126
4420586 Keystone Collections Group, PO Box 505, Irwin, PA 15642-0505
4420587 Linebarger Goggan Blair, PO Box 90128, Harrisburg, PA 17109-0128
4420590 +Office of Attorney General, Financial Enforcement Section, Harrisburg, PA 17120-0001
4420593 PA Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041
4491114 +Palmyra Area School District, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd, Irwin, PA 15642-7539
4491110 +Palmyra Borough, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
4420594 Palmyra Borough Solicitor, Attn: Attorney Cleary, PO Box 4686, Lancaster, PA 17604-4686
4420596 +U.S. Department of Justice, P.O. Box 227, Ben Franklin Station, Washington, DC 20044-0227
4420597 United States Attorney, Federal Building, P.O. Box 11754, Harrisburg, PA 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4422451 EDI: AIS.COM Mar 27 2019 23:13:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4420572 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 27 2019 19:29:52 Anne K. Fiorenza, Esq., Assistant U.S. Trustee, 228 Walnut Street, Room 320, Harrisburg, PA 17101-1737
4480252 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 27 2019 19:30:29 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
4420577 +EDI: CAPITALONE.COM Mar 27 2019 23:13:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
4420579 +EDI: CITICORP.COM Mar 27 2019 23:13:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4420581 +E-mail/Text: bkynotice@harvardcollect.com Mar 27 2019 19:30:32 Harvard Collection, 4839 N Elston, Chicago, IL 60630-2589
4420582 +EDI: HFC.COM Mar 27 2019 23:13:00 Hfc - Usa, PO Box 3425, Buffalo, NY 14240-3425
4420583 +EDI: HFC.COM Mar 27 2019 23:13:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
4420585 EDI: IRS.COM Mar 27 2019 23:13:00 Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
4420588 +EDI: MID8.COM Mar 27 2019 23:13:00 Midland Funding, 8875 Aero Dr, Suite 200, San Diego, CA 92123-2255
4420591 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 27 2019 19:29:52 Office of the U.S. Trustee, 228 Walnut Street, Room 320, Harrisburg, PA 17101-1737
4420592 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2019 19:29:47 PA Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
4436871 EDI: PRA.COM Mar 27 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4443546 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2019 19:29:47 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4420584* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4420589* +Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4420595 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Jill Manuel-Coughlin on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., SOLELY IN ITS CAPACITY AS SERVICER jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
John Matthew Hyams on behalf of Debtor 1 Steven C. Fasnacht jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com
Joshua I Goldman on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., SOLELY IN ITS CAPACITY AS SERVICER bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., SOLELY IN ITS CAPACITY AS SERVICER tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Steven C. Fasnacht**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-06332-HWV**

Social Security number or ITIN **xxx-xx-7482**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven C. Fasnacht

By the
court:

3/27/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.